

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:

JUAN CARLOS JIMENEZ

Case No.:

23-11272-JKS

Judge:

JOHN K. SHERWOOD

Debtor(s)

Chapter 13 Plan and Motions

☒ Original

☐ Modified/Notice Required

Date: MARCH 8, 2023

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: ADW

Initial Debtor: JCJ

Initial Co-Debtor: _____

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 300.00 per month to the Chapter 13 Trustee, starting on March 1, 2023 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☒ Sale of real property

Description: 10 Grant Street, Utica, New York 13501

Proposed date for completion: 7/31/2023

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☒ Loan modification with respect to mortgage encumbering property:

Description: 53 Cottage Street, Jersey City, New Jersey 07306

Proposed date for completion: 9/30/2023

d. ☒ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 1,500.00
DOMESTIC SUPPORT OBLIGATION	ADMINISTRATIVE	BALANCE DUE: \$ 0.00

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
NONE	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Nationstar Mortgage LLC d/b/a Mr. Cooper	First mortgage secured to 53 Cottage Street, Jersey City, New Jersey 07306	\$18,681.69	N/A	\$9,341.00 with remainder to be paid via loan modification negotiated with secured creditor.	\$2,398.16 subject to contractual changes and adjustments in escrow

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Ajax Mortgage Loan Trust 2019-E, Mortgage-Backed Securities, Series 2019-E via loan servicer Gregory Funding	First mortgage secured to 10 Grant Street, Utica, New York 13501	\$20,000.00 estimated	N/A	\$0.00. Creditor will receive regular monthly payment and receive outstanding loan balance of 37,034.30 via sale of property located at 10 Grant Street, Utica, New York	\$837.52

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☒ **NONE**

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ _____ to be distributed *pro rata*

☒ Not less than 100 percent

☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Avram D. White, Esq. Counsel to the Debtor
- 3) Nationstar Mortgage LLC d/b/a Mr. Cooper
- 4) Unsecured Creditors

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ **NONE**

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: _____.

<p>Explain below why the plan is being modified:</p>	<p>Explain below how the plan is being modified:</p>
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Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☐ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: March 8, 2023

/s/ JUAN CARLOS JIMENEZ
Debtor

Date: _____

Joint Debtor

Date: March 8, 2023

/s/ AVRAM D. WHITE
Attorney for Debtor(s)

In re:
Juan Carlos Jimenez
Debtor

Case No. 23-11272-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Mar 09, 2023

User: admin
Form ID: pdf901

Page 1 of 4
Total Noticed: 64

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 11, 2023:

Recip ID	Recipient Name and Address
db	+ Juan Carlos Jimenez, 53 Cottage Street, Jersey City, NJ 07306-2801
cr	Ajax Mortgage Loan Trust 2019-E, Mortgage-Backed S, c/o Gregory Funding LLC, P.O. Box 230579, Tigard, OR 97281-0579
519839172	Bank of America Support Services, 1 Hattey Road, Belfast, ME 04915
519839191	Credit One Bank, attn: LVNV Funding, PO Box 385908, Minneapolis, MN 55438-5908
519839189	Credit One Bank, PO BOx 98672, Las Vegas, NV 89193-8672
519839200	++ FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030 address filed with court., Foster & Garbus LLP, 60 Motor Parkway, Commack, NY 11725
519839196	+ First Premier Bank, PO Box 3038, Evansville, IN 47730-3038
519839201	+ Foster and Garbus, PO Box 14188, Hauppauge, NY 11788-0449
519839202	+ Foster, Garbus & Garbus, Attorneys At Law, 100 Davidson Avenue, Suite 311, Somerset, NJ 08873-1312
519839206	Home Depot Credit Services, PO Box 689100, Des Moines, IA 50368-9100
519839209	+ Midland Credi/Home Depot, PO Box 9001010, Louisville, KY 40290-1010
519839218	+ Rubin and Rothman, Attorneys At Law, 190 North Avenue East, PO Box 8, Cranford, NJ 07016-0008

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 09 2023 20:40:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 09 2023 20:40:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: rmscedi@recoverycorp.com	Mar 09 2023 20:47:31	Synchrony Bankc/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519839164	+ Email/Text: EBNProcessing@afni.com	Mar 09 2023 20:40:00	AFNI, PO Box 3517, Bloomington, IL 61702-3517
519839168	+ Email/Text: EBNProcessing@afni.com	Mar 09 2023 20:40:00	AFNI, PO Box 3097, Bloomington, IL 61702-3097
519839165	+ Email/Text: EBNProcessing@afni.com	Mar 09 2023 20:40:00	AFNI, 404 Brock Drive, PO Box 3517, Bloomington, IL 61702-3517
519839166	+ Email/Text: EBNProcessing@afni.com	Mar 09 2023 20:40:00	AFNI, PO Box 20939, Ferndale, MI 48220-0939
519839167	+ Email/Text: EBNProcessing@afni.com	Mar 09 2023 20:40:00	AFNI, PO Box 47248, Oak Park, MI 48237-4948
519839171	Email/Text: creditcardbkcorrespondence@bofa.com	Mar 09 2023 20:39:00	Bank of America N.A., 4161 Piedmont Parkway, Greensboro, NC 27410
519839170	+ Email/Text: creditcardbkcorrespondence@bofa.com	Mar 09 2023 20:39:00	Bank Of America, PO Box 30770, Tampa, FL 33630-3770
519839169	+ Email/Text: creditcardbkcorrespondence@bofa.com	Mar 09 2023 20:39:00	Bank of America, P.O. Box 982238, El Paso, TX 79998-2238

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519839173	+ Email/Text: creditcardbkcorrespondence@bofa.com	Mar 09 2023 20:39:00	Bank of America, N.A., PO Box 982238, El Paso, TX 79998-2238
519839174	+ Email/Text: creditcardbkcorrespondence@bofa.com	Mar 09 2023 20:39:00	Bank of America, N.A., 4909 Savarese Circle, FL - 1-908-01-47, Tampa, FL 33634-2413
519839203	Email/PDF: gecsed@recoverycorp.com	Mar 09 2023 20:36:25	Home Depot, PO Box 103072, Roswell, GA 30076
519839205	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 09 2023 20:47:37	Home Depot Credit Services, PO Box 6029, The Lakes, NV 88901
519839204	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 09 2023 20:47:32	Home Depot Credit Services, Preprocessing Center, Des Moines, IA 50364
519839185	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 09 2023 20:36:28	CREDIT ONE, PO Box 98872, Las Vegas, NV 89193-8872
519839187	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 09 2023 20:35:59	Credit One Bank, PO Box 60500, City Of Industry, CA 91716-0500
519839186	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 09 2023 20:35:59	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
519839192	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Mar 09 2023 20:35:55	First Premier, PO Box 5519, Sioux Falls, SD 57117-5519
519839195	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Mar 09 2023 20:36:27	First Premier Bank, 601 South Minnesota Avenue, Sioux Falls, SD 57104-4868
519839197	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Mar 09 2023 20:47:32	First Premier Bank, Attn: Correspondence Department, PO Box 5525, Sioux Falls, SD 57117-5525
519839193	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Mar 09 2023 20:36:16	First Premier Bank, PO Box 5114, Sioux Falls, SD 57117-5114
519839194	Email/PDF: ais.fpc.ebn@aisinfo.com	Mar 09 2023 20:36:26	First Premier Bank, PO Box 5147, Sioux Falls, SD 57117-5147
519839198	Email/PDF: ais.fpc.ebn@aisinfo.com	Mar 09 2023 20:47:32	First Premier Bank, 3820 North Louise Avenue, Sioux Falls, SD 57107-0145
519839175	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 09 2023 20:36:19	CHASE, PO Box 15153, Wilmington, DE 19886
519839176	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 09 2023 20:36:08	Chase, PO Box 52045, Phoenix, AZ 85072-2045
519839178	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 09 2023 20:36:10	Chase Bank, Attention Bankruptcy Department, PO Box 15298, Wilmington, DE 19850
519839177	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 09 2023 20:36:25	Chase Bank, PO Box 15583, For Notice Only, Wilmington, DE 19886
519839179	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 09 2023 20:36:18	Chase Bank USA, PO Box 15922, Wilmington, DE 19850
519839180	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 09 2023 20:35:54	Chase Bank USA NA, PO Box 15298, Wilmington, DE 19850
519839181	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 09 2023 20:36:25	Chase Bank USA, NA, PO Box 15922, Wilmington, DE 19850
519839182	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 09 2023 20:36:18	Chase Bank, N.A., PO Box 15298, Wilmington, DE 19850
519839183	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 09 2023 20:36:15	Chase Bankcard Services, PO Box 659409, San Antonio, TX 78265
519839184	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 09 2023 20:47:37	Chase Bankcard Services, Inc, PO Box 30755, Tampa, FL 33630-3755
519839207	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 09 2023 20:36:12	JPMorgan Chase Bank, Recovery Department, PO Box 659409, San Antonio, TX 78217
519857395	Email/PDF: resurgentbknotifications@resurgent.com		

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		Mar 09 2023 20:36:29	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519839208	+ Email/PDF: gecsed@recoverycorp.com		
		Mar 09 2023 20:36:18	Lowes, PO Box 530914, Atlanta, GA 30353-0914
519839212	+ Email/Text: bankruptcydpt@mcmcg.com		
		Mar 09 2023 20:40:00	Midland Credit Management, PO Box 60578, Los Angeles, CA 90060-0578
519839210	+ Email/Text: bankruptcydpt@mcmcg.com		
		Mar 09 2023 20:40:00	Midland Credit Management, Department 8870, Los Angeles, CA 90084-0001
519839213	+ Email/Text: bankruptcydpt@mcmcg.com		
		Mar 09 2023 20:40:00	Midland Credit Management, PO Box 939019, San Diego, CA 92193-9019
519839211	+ Email/Text: bankruptcydpt@mcmcg.com		
		Mar 09 2023 20:40:00	Midland Credit Management, 8875 Aero Drive, Suite 2, San Diego, CA 92123-2255
519839215	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Mar 09 2023 20:40:00	Mr. Cooper, PO Box 650783, Dallas, TX 75265-0783
519839217	Email/Text: nsm_bk_notices@mrcooper.com		
		Mar 09 2023 20:40:00	Nationstar Mortgage , LLC, PO Box 299008, Lewisville, TX 75029
519839216	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Mar 09 2023 20:40:00	Nationstar Mortgage, PO Box 650783, Dallas, TX 75265-0783
519839214	Email/Text: signed.order@pfwattorneys.com		
		Mar 09 2023 20:39:00	Midland Funding LLC, Pressler and Pressler (FOR NOTICE ONLY), 7 Entin Road, Parsippany, NJ 07054
519839219	+ Email/Text: bankruptcy@rubinrothman.com		
		Mar 09 2023 20:39:00	Rubin and Rothman, LLC, Attorneys At Law, 1787 Veterans Highway, Islandia, NY 11749-1500
519840000	+ Email/PDF: gecsed@recoverycorp.com		
		Mar 09 2023 20:36:24	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519839220	Email/Text: bankruptcy@td.com		
		Mar 09 2023 20:40:00	TD Bank N.A., 1701 Route 70 East, Cherry Hill, NJ 08034
519839223	Email/Text: bankruptcy@td.com		
		Mar 09 2023 20:40:00	TD Banknorth, 70 Gray Road, Falmouth, ME 04105-2299
519839222	Email/Text: bankruptcy@td.com		
		Mar 09 2023 20:40:00	TD Banknorth, Operations Center, P0 Box 1377, Lewiston, ME 04243
519839221	+ Email/Text: bncmail@w-legal.com		
		Mar 09 2023 20:40:00	TD Bank USA, 3701 Wayzata Boulevard, Minneapolis, MN 55416-3440

TOTAL: 52

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519839188	*+	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
519839190	*	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
519839199	*+	First Premier Bank, 3820 North Louise Avenue, Sioux Falls, SD 57107-0145

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

District/off: 0312-2

User: admin

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complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 11, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 9, 2023 at the address(es) listed below:

Name	Email Address
Avram D White	on behalf of Debtor Juan Carlos Jimenez clistbk3@gmail.com adwlawoffice1@gmail.com;crismateo02@gmail.com;lawworkmorris31@gmail.com;whitear82230@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor Nationstar Mortgage LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Robert P. Saltzman	on behalf of Creditor Ajax Mortgage Loan Trust 2019-E Mortgage-Backed Securities, Series 2019-E, by U.S. Bank National Association, as Indenture Trustee dnj@pbslaw.org
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5